

Information to identify the case:			
Debtor 1:	Dana L. Krall		Social Security number or ITIN: xxx-xx-2345
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 10/4/24
Case number:	24-22458-GLT		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dana L. Krall	
2. All other names used in the last 8 years		
3. Address	712 Armstrong Avenue Apollo, PA 15613	
4. Debtor's attorney Name and address	Lawrence Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedwpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/28/24

For more information, see page 2

Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861 For additional information, go to: <https://www.justice.gov/ust/moc>

Filing deadline: 2/7/25

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 12/13/24

Filing deadline: 4/1/25

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on:
12/9/24 at 09:00 AM , Location: **Same location as the Meeting of Creditors.**

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Dana L. Krall
Debtor

Case No. 24-22458-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 28, 2024

User: auto
Form ID: 309iPGH

Page 1 of 4
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:

Recip ID	Recipient Name and Address
db	+ Dana L. Krall, 712 Armstrong Avenue, Apollo, PA 15613-2217
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
16453886	+ AIS InfoSource, PO Box 71083, Charlotte, NC 28272-1083
16453887	+ AIS InfoSource, PO Box 4457, Houston, TX 77210-4457
16453896	+ KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
16453905	T-mobile, 3625 32nd Avenue SE, Bellevue, WA 98006

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@westernpabankruptcy.com	Oct 28 2024 23:53:00	Lawrence Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Oct 28 2024 23:54:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Oct 29 2024 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2024 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Oct 28 2024 23:55:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ EDI: AISACG.COM	Oct 29 2024 03:38:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
16441440	+ EDI: AIS.COM	Oct 29 2024 03:38:00	Ally Finanacial c/o AIS, 4515 N. Santa Fe Avenue Dept. APS, Oklahoma City, OK 73118-7901
16441441	+ EDI: GMACFS.COM	Oct 29 2024 03:38:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
16441442	+ Email/PDF: bncnotices@becket-lee.com	Oct 29 2024 00:14:07	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
16441443	+ EDI: AIS.COM	Oct 29 2024 03:38:00	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
16441445	Email/Text: BKBCNMAIL@carringtonms.com	Oct 28 2024 23:53:00	Carrington Mortgage Services, Attn: Bankruptcy, 1600 South Douglass Road, Stes 110 & 200, Anaheim, CA 92806
16441444	+ EDI: CAPITALONE.COM		

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User: auto

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		Oct 29 2024 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16452947	EDI: CAPITALONE.COM		
		Oct 29 2024 03:38:00	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
16441446	^ MEBN		
		Oct 28 2024 23:46:36	Chime/stride Bank Na, Po Box 417, San Francisco, CA 94104-0417
16441447	Email/Text: BNBLAZE@capitalsvcs.com		
		Oct 28 2024 23:54:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
16441448	EDI: JEFFERSONCAP.COM		
		Oct 29 2024 03:38:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
16441449	EDI: JEFFERSONCAP.COM		
		Oct 29 2024 03:38:00	Jefferson Capital Systems, LLC, PO BOX 7999, Saint Cloud, MN 56302
16452226	Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 29 2024 00:13:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16441450	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 29 2024 00:33:03	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16441451	+ Email/Text: bankruptcy@marinerfinance.com		
		Oct 28 2024 23:54:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
16441452	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 28 2024 23:55:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
16441453	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 28 2024 23:55:00	Midland Funding, PO BOX 2011, Warren, MI 48090-2011
16441454	+ EDI: AGFINANCE.COM		
		Oct 29 2024 03:38:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
16453902	+ EDI: PENNDEPTREV		
		Oct 29 2024 03:38:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
16453902	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Oct 28 2024 23:54:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
16442597	+ EDI: PENNDEPTREV		
		Oct 29 2024 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
16442597	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Oct 28 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
16441455	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Oct 29 2024 00:14:59	Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, SC 27858-4105
16441456	Email/Text: bankruptcy@springoakscapital.com		
		Oct 28 2024 23:53:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
16444337	EDI: AIS.COM		
		Oct 29 2024 03:38:00	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848
16441457	^ MEBN		
		Oct 28 2024 23:47:01	Telecom Selfreported, Po Box 4500, Allen, TX 75013-1311
16441458	Email/Text: bankruptcydept@uhm.com		
		Oct 28 2024 23:53:00	Union Home Mortgage Co, Attn: Bankruptcy, 8241 Dow Circle, Strongsville, OH 44136
16441459	^ MEBN		
		Oct 28 2024 23:46:44	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
16441460	^ MEBN		
		Oct 28 2024 23:46:24	Utility Selfreported, Po Box 4500, Allen, TX 75013-1311

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CARRINGTON MORTGAGE SERVICES, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16453888	*+	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
16453889	*+	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
16453891	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, Carrington Mortgage Services, Attn: Bankruptcy, 1600 South Douglass Road, Stes 110 & 200, Anaheim, CA 92806
16453890	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16453892	*+	Chime/stride Bank Na, Po Box 417, San Francisco, CA 94104-0417
16453893	*P++	FIRST SAVINGS BANK BLAZE, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
16453894	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
16453895	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO BOX 7999, Saint Cloud, MN 56302
16453897	*+	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16453898	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
16453899	*+	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
16453900	*+	Midland Funding, PO BOX 2011, Warren, MI 48090-2011
16453901	*+	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
16453903	*+	Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, SC 27858-4105
16453904	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
16453906	*+	Telecom Selfreported, Po Box 4500, Allen, TX 75013-1311
16453907	*P++	UNION HOME MORTGAGE CORP, 6444 MONROE STREET, SYLVANIA OH 43560-1455, address filed with court:, Union Home Mortgage Co, Attn: Bankruptcy, 8241 Dow Circle, Strongville, OH 44136
16453908	*+	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
16453909	*+	Utility Selfreported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 1 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Lawrence Willis	on behalf of Debtor Dana L. Krall ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 4